PTO/SB/08A (08-03)

Approved for use through 07/31/2006. OMB 0551-0031 U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

The Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

ostitute for form 1449/PTO

A TORNAN

Sheet

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

of

Complete if Known				
Application Number	09/975,458			
Filing Date	October 11, 2001			
First Named Inventor	Gordon T. Brown			
Art Unit	3628			
Examiner Name	Debra F. Charles			
Attorney Docket Number	47781-6			

			U. S. PATEN	DOCUMENTS	
Examiner tnitials*	Cite No.1	Document Number Number-Kind Code ^{2 (7 known)}	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
WIFE		^{US-} 4,025,905	05-24-1977	Gorgens	
		US-			
		US-			
		US-	<u> </u>		
		US-			
	 	US-	1		
	 	US-		GROUP 3	
<u> </u>	<u> </u>	US-		SECENTE	
		US-		200	
		US-		NOA 3 100	-0
	1	US-		15 2	A0U
		US-		CRUPLA	
		US-		31.0	
		US-			
		US-			
<u> </u>		US-			
		US-			
· · · · · · ·	\vdash	US-			
		US-			
		<u></u>			

Examiner Cite Initials* No.	Cite No.1	ite Foreign Patent Document	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages	Τ
		Country Code ³ "Number ⁴ "Kind Code ⁵ (if known)	MM-DD-YYYY	Applicant of Green Document	Or Relevant Figures Appear	1
			·			
						L
		1			,	

*EXAMINER: Initial II reference considered, whigher of wor citation is in conformance with MPEP 609. Draw line through citation if not in conformance and obticonsidered. Include copy of this form with next communication to applicant. Applicant's unique citation designation number (optional). *See Kines Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. *Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). *For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. *Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. *Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

PTO/SB/08B (08-03) Approved for use through 07/31/2006, OMB 0851-0031 U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE aperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number. Complete if Known C PAN BURE ute for form 1449/PTO **Application Number** 09/975,458 INFORMATION DISCLOSURE **Filing Date** October 11, 2001 STATEMENT BY APPLICANT **First Named Inventor** Gordon T. Brown Art Unit 3628 (Use as many sheets as necessary) **Examiner Name** Debra F. Charles **Attomey Docket Number** Sheet 47781-6 of

		NON PATENT LITERATURE DOCUMENTS	
Examiner Initials*	Cite No.1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
DEC	-	"Why majors have the cutting edge in proprietary debit cards", National Petroleum News, v80, n12, p34(5), November 1988. (partial text)	
	1		/4
Examiner Signature		Date Considered 12/2/	100
*EXAMINER:	Initial if re	erence considered, whether or bot citation is in conformance with MPEP 609. Draw line through citation if not in comformance and	not/

considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO:

Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.